

# First-Time Homebuyer Budget Worksheet



CATEGORY	MONTHLY BUDGET AMOUNT	MONTHLY ACTUAL AMOUNT	DIFFERENCE
<b>INCOME:</b>			
Salary/Wages (after taxes)			
Alimony, Child Support, VA Benefits			
Other Income			
<b>EXPENSES:</b>			
<b>HOUSING:</b>			
Rent			
Renters Insurance			
Electricity/Gas/Oil			
Water/Sewer/Garbage			
Cable/Internet			
Telephone (Land Line, Cell)			
<b>SAVINGS &amp; INVESTMENTS:</b>			
Savings & Investments			
<b>FOOD:</b>			
Groceries			
Dining Out			
<b>FAMILY OBLIGATIONS:</b>			
Childcare			
Child Support/Alimony			
<b>HEALTH &amp; MEDICAL:</b>			
Insurance (medical, life, long term care)			
Unreimbursed Medical Expenses, Copays			
<b>TRANSPORTATION:</b>			
Gas/Maintenance/Repairs/Insurance			
Other Transportation			
<b>DEBT PAYMENTS:</b>			
Credit Cards			
Student Loans			
Car Loan			
Other Loans			
<b>OTHER EXPENSES:</b>			
Clothing			
Church/Charity			
Education			
Hobbies/Subscriptions/Dues			
Recreation/Vacation/Entertainment			
Pets			
<b>SAVINGS OR SHORTAGE</b>			

Homeownership doesn't have to be a dream. Mortgage insurance can get you into a house faster with less than a 20% down payment. Talk to your loan officer to learn more about the value of MI.

01566.0522

Enact mortgage insurers include Enact Mortgage Insurance Corporation and Enact Mortgage Insurance Corporation of North Carolina.

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